



Escape of Water

The disaster just waiting to happen!

Sam Dawson – Commercial Sales Director, BELFOR UK Ltd

Airmic Academy Day - 11th November

BELFOR GROUP



Global leader in Property Restoration

Part of a strong International group, represented in 28 countries

Experts to reduce business interruption



>90%

Geographic Coverage of
Global Insured Markets



300 +

Offices Worldwide



8.500 +

Employees Worldwide

250.000 +

Restoration Projects per Year

RECOVERY & RESTORATION



SPECIALIST RESTORATION



EXPERIENCE & EXPERTISE



OUR PARTNERS

BESPOKE PROGRAMMES

- National & Global Contracts / Framework Agreements
- Corporate Emergency Response Programme



CORPORATE CUSTOMERS*

Bombardier · Bosch · Celesio · DHL · DLA Piper · Glanbia · Goodyear · Hilton · Iron Mountain · Jaguar Land Rover · Leonardo · Prudential · Refresco Gerber · Rolls Royce · Swiss Re · UBS · Verizon · Willmott Dixon.....

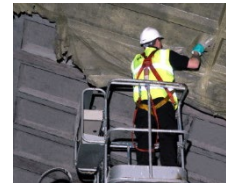
INSURANCE MARKET PARTNERS*

Allianz · Aon · Chubb · Crawford & Co · FM Global · Generali · HDI · Hiscox · Marsh · McLarens · Protector · QBE · RSA · Sedgwick · Travelers · TokioMarineKiln · WillisTowersWatson.....

*Extract of our customer and partner list

CORE RESTORATION SERVICES

- TECHNICAL DAMAGE ASSESSMENT
- IMMEDIATE MITIGATION MEASURES
- PROJECT MANAGEMENT
- TESTING, SAMPLING & ANALYSIS
- STRUCTURAL DECONTAMINATION
- DRYING & DEHUMIDIFICATION
- DOCUMENT RESTORATION
- ELECTRONICS RESTORATION
- MACHINERY RESTORATION
- MACHINERY REFURBISHMENT
- ODOUR CONTROL
- MOULD REMEDIATION





ESCAPE OF WATER DAMAGE

SOURCES

- **Mains systems**
- **Storage tanks**
- **Fire suppressant system**
- **AC Systems**
- **Waste Water**
- **Green spaces (e.g. living walls, roof gardens)**
- **Rain water ingress**

ESCAPE OF WATER DAMAGE

CAUSES

- **Poor workmanship**
- **Manufacturing defects**
- **Maintenance Issues (blockages, corrosion, wear & tear)**
- **Water Pressure / Water hammer**
- **Freeze/Thaw**
- **Vacant properties**
- **Impact/Accidental Damage**
- **Building Design**

COMMERCIAL LOSSES - ISSUES



COMMERCIAL LOSSES - ISSUES

- **High volumes released**
 - **Water under pressure**
- **Construction methods**
 - **Modular construction**
 - **Reinforced concrete**
 - **Suspended ceilings**
 - **Trunking / Data cabling**
 - **Dry Risers**
- **Visible & Non visible water damage**
- **Sealed Environments – mechanical airflow / ventilation**
- **Mould Growth: Air Quality – sick building syndrome**

IMMEDIATE MITIGATION ACTIONS

- **Know how to turn off the water!**
 - **Know where your stopcocks are, and test them so you know they're working if you need to turn them off if there's a leak**
- **Shut down and isolate electrical systems and assets**
- **Remove as much water as possible, as quickly as possible**
- **Remove items beyond economic repair**
- **Isolate/segregate/remove unaffected areas and assets**
- **Ventilate/heat affected areas**
- **Initiate drying/dehumidification**
- **Freeze water damaged documents**

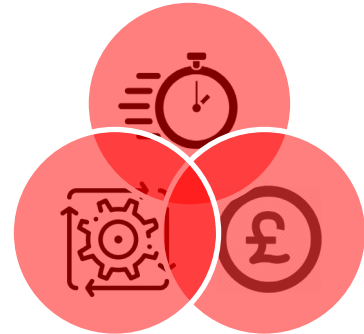
RESTORATION & RECOVERY

PRINCIPLES

- QUICKER than re-instament
- MORE cost-effective solution
- LESS disruption

PRIMARY OBJECTIVES

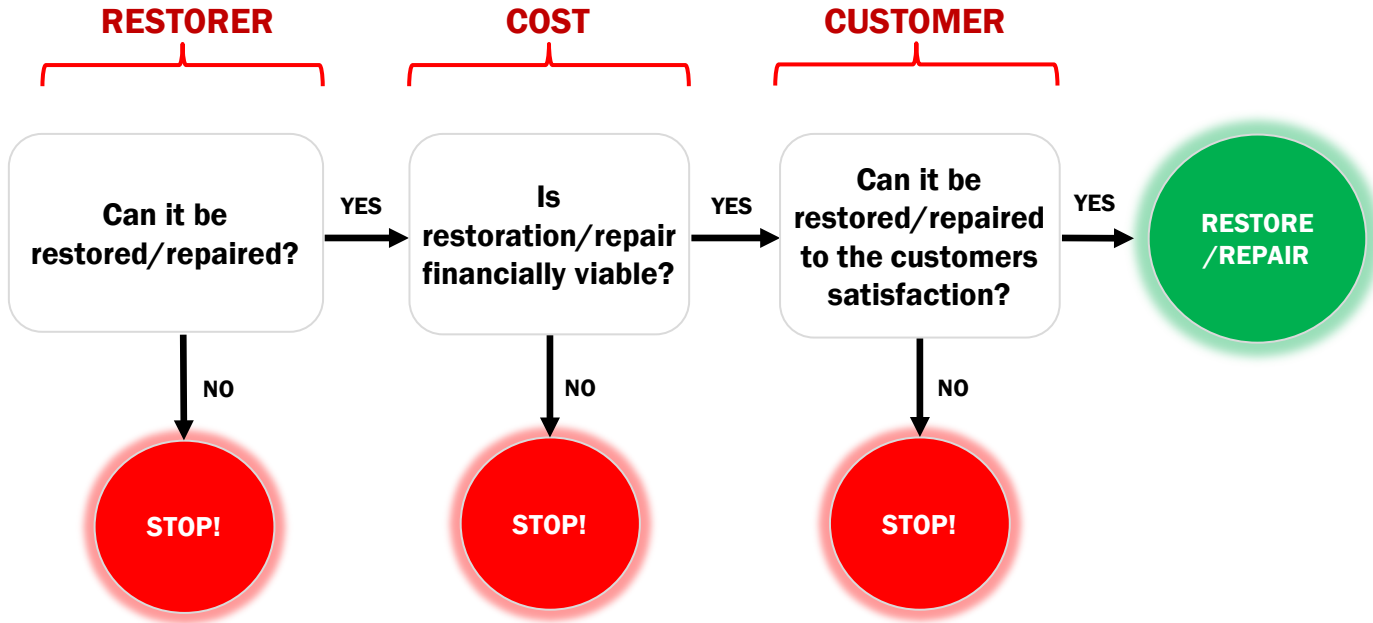
- ASSESSMENT - Provide professional assessment and analysis of the damage (type/extent) with recommendations for recovery options
- MITIGATION - Mitigate initial damage, prevent secondary damage
- RECOVERY – Delivery of solutions to minimise damage and return to ‘normal’



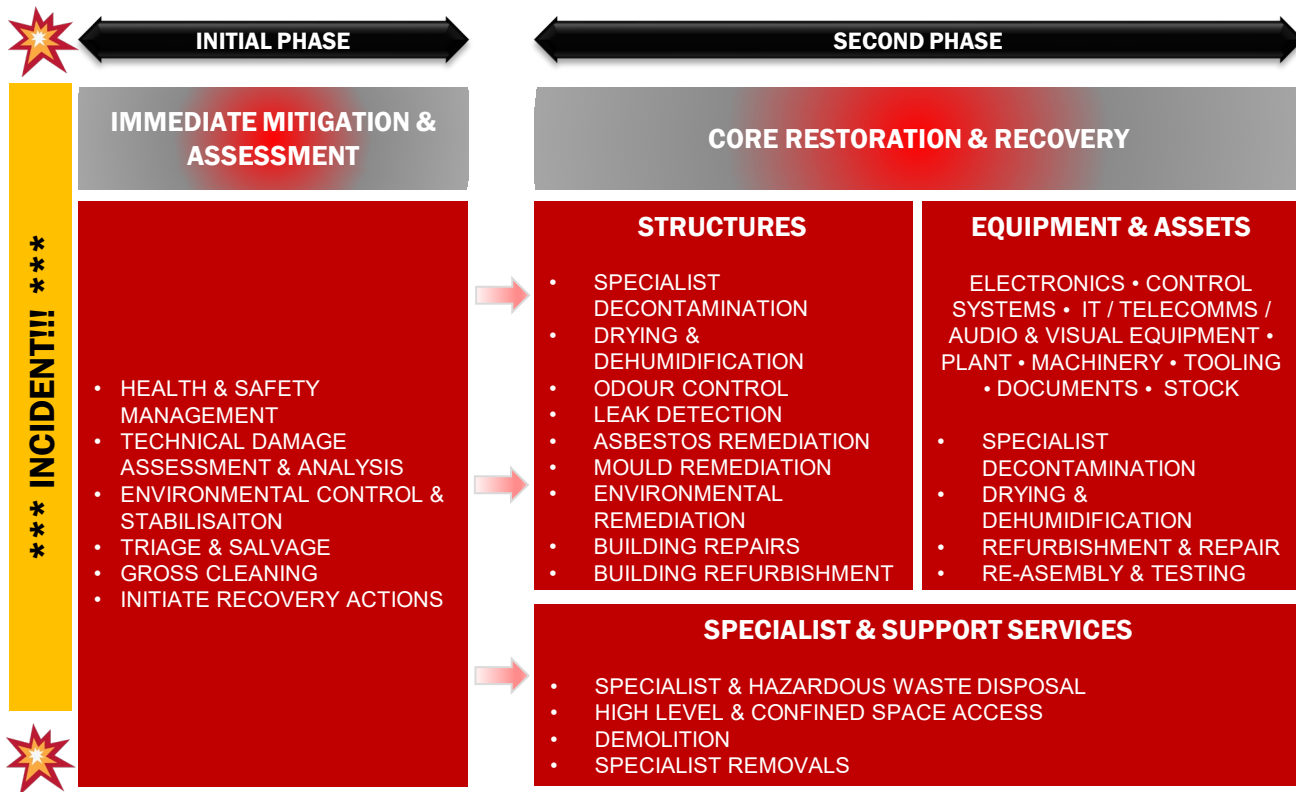
"Restoration has a 48hr window of opportunity"

"It is the duty of the insured to take reasonable steps to minimise the loss or damage to the insured property."

WHEN TO RESTORE / REPAIR?



LOSS HANDLING APPROACH

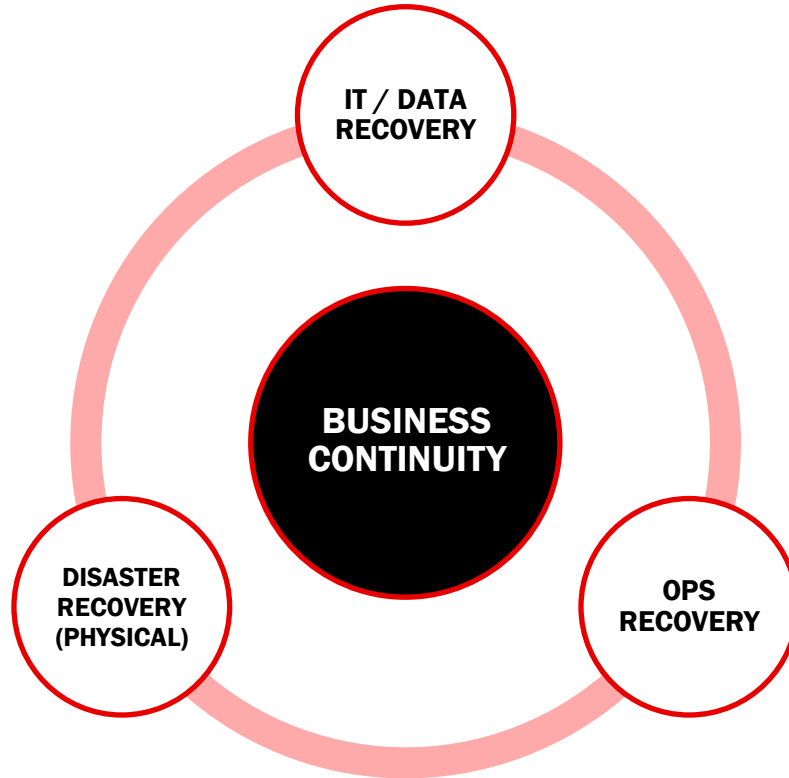


BUSINESS CONTINUITY



*BCI Good Practice Guidelines 2018

BC - SOLUTIONS



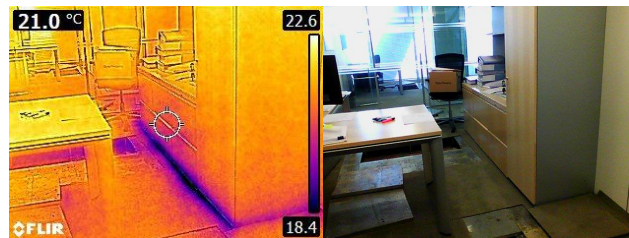
CASE STUDY

LOCATION: St Marys Axe (Gherkin), London

INCIDENT: Escape of Water



- 2" mains supply pipe burst to 23rd floor (joint failure)
- Caused major water damage to floors 22 & 21
- Priority Response customer – 3hr site response
- Suspended ceilings & voids, stilted floors, concrete floors, partition walls & voids, fixtures, flooring, services and contents affected
- Immediate Mitigation & Technical Moisture Survey completed to identify damaged areas
- Specialist target drying systems installed to remove moisture and return to pre-incident conditions
- Air testing with certification upon completion



KEYS TO 'RECOVERY' SUCCESS



+



PREVENTION RECOMMENDATIONS

- **Regular maintenance**
- **Check for any visible signs of leaks, like damp patches or brown marks on ceilings**
- **Lag pipes which are vulnerable to freezing**
- **Keep heating on a low temperature to prevent freezing**
- **Monitoring devices – ‘connected world’**

RESILIENCE RECOMMENDATIONS

ESTABLISH POLICY & PARTNER PROGRAMMES

- Engage stakeholders
 - Insurance carriers / Loss Adjusters / Restoration Co's / Suppliers
- Identify & address risks & requirements
- Develop, tailor & embed plans
- Implement solutions & service providers (SLA's)
- Meet, familiarise, define protocol & communicate
-TEST, TEST, TEST

.....WHEN IT 'HITS THE FAN'

- Quickly establish a 'Recovery Team' – structure & communications
- Listen to advice
- Identify and communicate priorities
- Efficient decision making
- Transparent & collaborative approach



Thank you for your attention



Sam Dawson

Commercial Sales Director

BELFOR UK Ltd

+44 (0)7770 226269

sam.dawson@uk.belfor.com